Certificate Number: 17082-PAE-DE-039470326

Bankruptcy Case Number: 20-11764



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 22, 2025, at 9:07 o'clock AM MST, JAVIER I CENTENO OCASIO completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 22, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director